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1. Preliminary Amendment (12 pages)
2. Request for Continued Examination (1 page in duplicate for accounting purpose)

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Shao, et al

**Docket No.:** ISAA0050

**Serial No. :** 09/607,747

**Art Unit:** 3624

**Filed:** 30 June 2000

**Examiner:** N. Subramanian

**Title:** Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

5 April 2005

Commissioner for Patents  
Mail Stop Non Fee Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Preliminary Amendment**

Sir:

This Preliminary Amendment is in response to the Advisory Action, dated 22 March 2005, for the above-identified patent application. Attached hereto is an Amendment to the Claims.